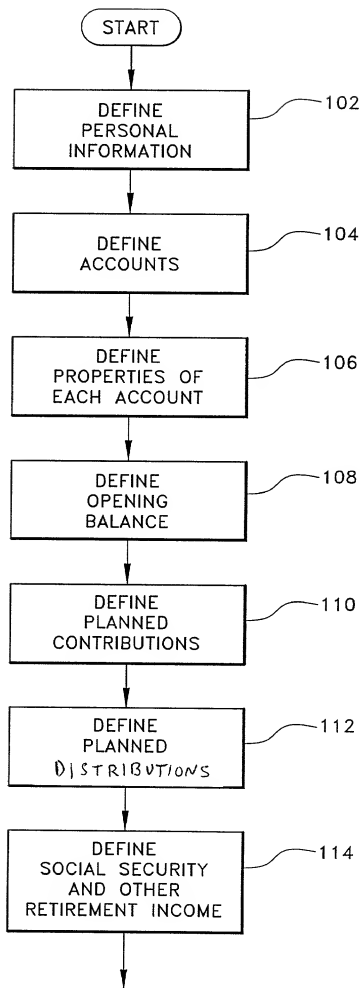


FIG. 1A

FIG. 1
FIG. 1A
FIG. 1B
FIG. 1C



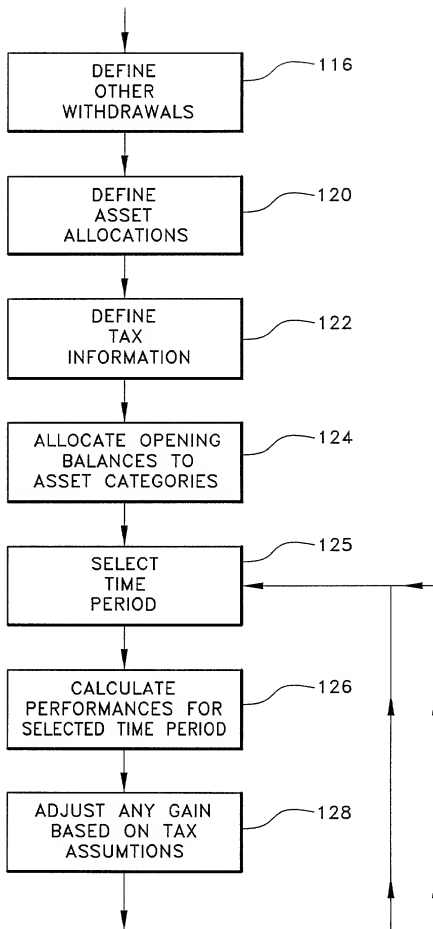


FIG. 1B

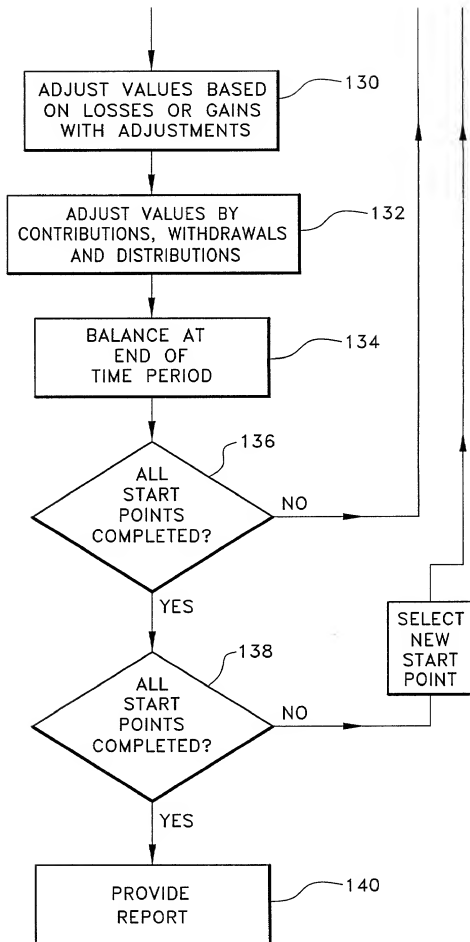


FIG. 1C

FO2270" 85E91660

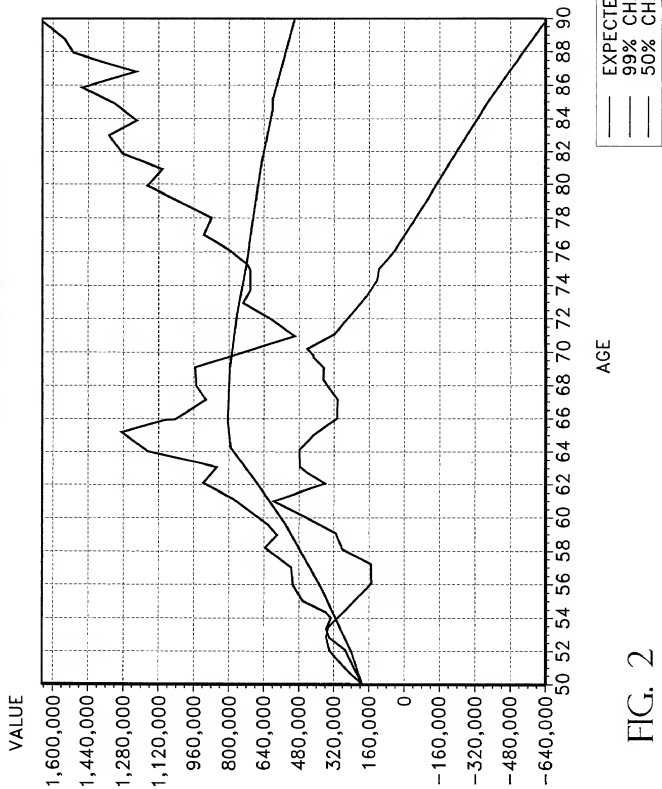


FIG. 2

Total Plan Values (99% Probability)

results shown in today's dollars

99.00% Probability

Return: 8.47%

Market Period: 1929-1955 1929-1954

Year	Age	Net Cash(Need) Surplus	Yield	Appreciation	Taxes	Ending Value
0	37	-	-	-	-	\$200,000
1	38	\$16,250	\$2,874	\$-47,897	\$-443	\$164,886
2	39	\$16,250	\$2,366	\$-41,569	\$-350	\$136,113
3	40	\$16,250	\$1,956	\$-51,899	\$-276	\$97,906
4	41	\$16,250	\$1,407	\$-4,834	\$-188	\$107,216
5	42	\$16,250	\$1,541	\$80,398	\$-196	\$201,613
6	43	\$16,250	\$2,897	\$15,969	\$-361	\$231,022
7	44	\$16,250	\$3,320	\$76,613	\$-2,617	\$317,385
8	45	\$16,250	\$4,560	\$119,588	\$-12,972	\$435,095
9	46	\$16,250	\$6,252	\$-163,195	\$-706	\$280,550
10	47	\$16,250	\$4,031	\$87,086	\$-449	\$358,823
11	48	\$16,250	\$5,156	\$-3,140	\$-569	\$365,596
12	49	\$16,250	\$5,253	\$-24,321	\$-575	\$351,080
13	50	\$16,250	\$5,045	\$-32,790	\$-547	\$328,339
14	51	\$16,250	\$4,718	\$79,002	\$-507	\$417,765
15	52	\$8,250	\$6,003	\$180,366	\$-11,442	\$588,534
16	53	\$8,250	\$6,457	\$161,183	\$-14,848	\$734,193
17	54	\$8,250	\$10,550	\$310,958	\$-26,237	\$1,016,089
18	55	\$8,250	\$14,600	\$-92,140	\$-1,258	\$915,706
19	56	\$6,250	\$13,158	\$8,499	\$-1,107	\$915,653
20	57	\$6,250	\$13,157	\$2,624	\$-1,075	\$909,758
21	58	\$16,250	\$19,072	\$129,745	\$-4,424	\$1,037,431
22	59	\$16,250	\$14,907	\$270,123	\$-19,615	\$1,288,406
23	60	\$16,250	\$18,513	\$137,815	\$-10,394	\$1,412,390
24	61	\$16,250	\$20,295	\$101,209	\$-7,684	\$1,500,549
25	62	\$16,250	\$21,561	\$-57,325	\$-1,567	\$1,435,290
26	63	\$16,250	\$20,624	\$621,538	\$-37,268	\$2,014,156
27	64	\$16,250	\$28,641	\$378,511	\$-24,531	\$2,354,190
28	65	\$-32,955	\$33,827	\$-561,434	\$-2,237	\$1,723,782
29	66	\$-49,205	\$24,769	\$-435,105	\$-1,471	\$1,213,895
30	67	\$-49,205	\$17,444	\$-461,101	\$-860	\$686,347
31	68	\$-49,205	\$9,862	\$-33,890	\$-305	\$594,252
32	69	\$-49,205	\$6,539	\$445,611	\$-6,608	\$974,713

FIG. 3A

Year	Age	Net Cash(Need) Surplus	Yield	Appreciation	Taxes	Ending Value
33	70	\$-49,205	\$14,006	\$82,039	\$-21,263	\$973,334
34	71	\$-49,205	\$13,888	\$322,783	\$-21,263	\$1,212,719
35	72	\$-49,205	\$17,425	\$456,943	\$-21,263	\$1,582,731
36	73	\$-49,205	\$22,742	\$-593,649	\$-21,263	\$896,692
37	74	\$-49,205	\$12,885	\$214,418	\$-21,263	\$1,028,643
38	75	\$-49,205	\$14,783	\$-9,004	\$-21,263	\$935,622
39	76	\$-49,205	\$13,444	\$-62,243	\$-21,263	\$790,538
40	77	\$-43,226	\$11,359	\$-73,835	\$-18,679	\$644,391
41	78	\$-43,226	\$9,259	\$155,048	\$-18,679	\$729,284
42	79	\$-43,226	\$10,479	\$314,882	\$-18,679	\$972,737
43	80	\$-43,226	\$13,977	\$266,406	\$-18,679	\$1,164,143
44	81	\$-43,226	\$16,727	\$493,058	\$-20,721	\$1,577,333
45	82	\$-43,226	\$22,665	\$-143,034	\$-29,414	\$1,339,641
46	83	\$-43,226	\$19,249	\$12,434	\$-25,757	\$1,264,582
47	84	\$-43,226	\$18,171	\$3,624	\$-25,375	\$1,182,203
48	85	\$-43,226	\$16,987	\$168,600	\$-24,627	\$1,266,763
49	86	\$-43,226	\$16,202	\$329,836	\$-27,494	\$1,508,444
50	87	\$-43,226	\$21,675	\$161,117	\$-34,113	\$1,671,220
51	88	\$-43,226	\$22,577	\$112,591	\$-36,501	\$1,582,157
52	89	\$-43,226	\$22,734	\$-60,443	\$-37,999	\$1,418,399
53	90	\$-43,226	\$20,381	\$614,224	\$-37,320	\$1,932,404
		\$-782,620	\$703,365	\$3,843,174	\$-718,861	

FIG. 3B

Probability Analysis

results shown in today's dollars

Probability	Ending Value	Market Period	Return
3%	\$52,004,745	1942-1968, 1942-1967	15.46%
6%	\$34,054,657	1943-1969, 1943-1968	14.52%
9%	\$28,818,996	1941-1967, 1941-1966	13.94%
12%	\$26,660,365	1971-1997, 1971-1996	13.48%
15%	\$25,046,329	1932-1958, 1932-1957	13.64%
18%	\$20,347,210	1938-1964, 1938-1963	13.05%
21%	\$19,054,140	1939-1965, 1939-1964	12.81%
24%	\$18,020,177	1970-1996, 1970-1995	12.54%
27%	\$16,159,715	1934-1960, 1934-1959	12.55%
30%	\$15,264,849	1967-1993, 1967-1992	12.37%
33%	\$14,411,675	1944-1970, 1944-1969	12.52%
36%	\$13,777,468	1958-1984, 1958-1983	12.36%
39%	\$11,727,696	1961-1987, 1961-1986	11.91%
42%	\$11,029,867	1964-1990, 1964-1989	11.79%
45%	\$10,931,907	1966-1992, 1966-1991	11.56%
48%	\$10,592,221	1954-1980, 1954-1979	11.80%
51%	\$10,466,048	1955-1991, 1955-1990	11.55%
54%	\$9,900,936	1945-1971, 1945-1970	11.63%
57%	\$9,624,709	1957-1983, 1957-1982	11.43%
60%	\$9,510,606	1969-1995, 1969-1994	11.04%
63%	\$9,248,313	1968-1994, 1968-1993	11.18%
66%	\$8,652,208	1931-1957, 1931-1956	11.08%
69%	\$8,904,472	1955-1981, 1955-1980	10.86%
72%	\$8,587,768	1956-1982, 1956-1981	10.65%
75%	\$8,372,427	1953-1979, 1953-1978	10.66%
78%	\$8,174,089	1947-1973, 1947-1972	10.69%
81%	\$8,159,547	1950-1976, 1950-1975	10.64%
n/a	\$5,844,900	Expected Return	10.50%
84%	\$5,673,670	1930-1956, 1930-1955	10.02%
87%	\$5,185,327	1952-1978, 1952-1977	10.28%
90%	\$4,272,704	1949-1975, 1949-1974	9.95%
93%	\$2,350,551	1928-1954, 1928-1953	8.50%
96%	\$2,339,247	1928-1952, 1928-1951	8.80%
99%	\$1,932,404	1929-1955, 1929-1954	8.47%

FIG. 4

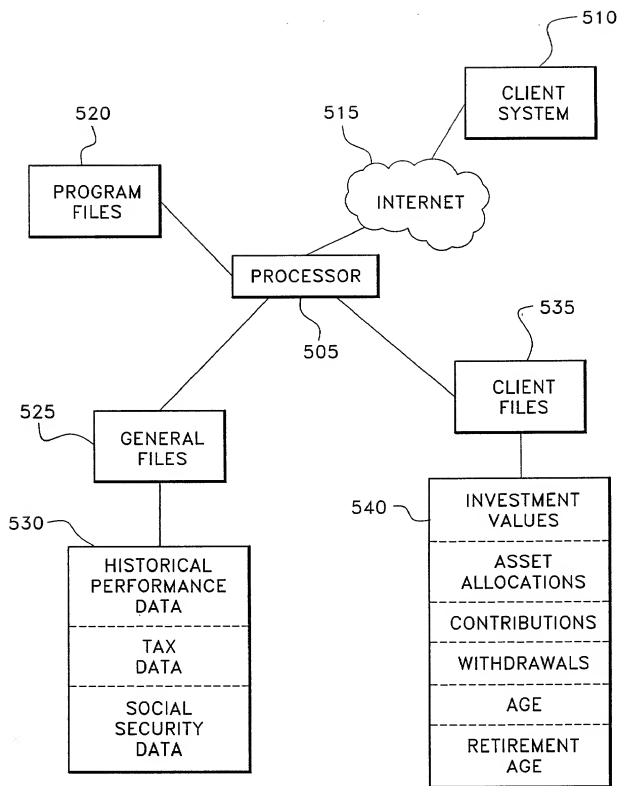


FIG. 5

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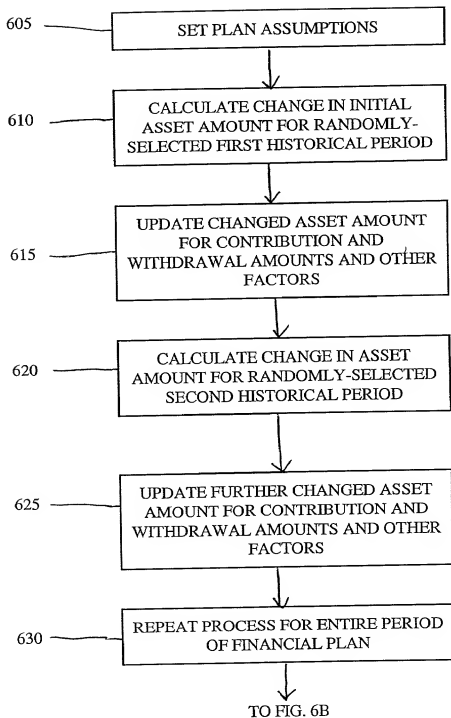


FIG. 6A

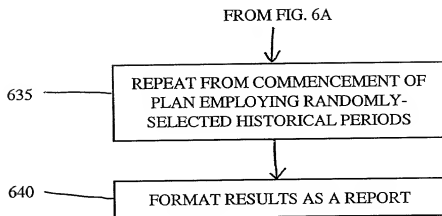


FIG. 6B

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